

**STATE OF WISCONSIN
CLASSIFICATION SPECIFICATION**

EDUCATIONAL LOAN COLLECTOR

I. INTRODUCTION

A. Purpose of This Classification Specification

This classification specification is intended to be used for making classification decisions relative to positions performing paraprofessional loan collection activities at the present time while still being flexible enough to classify future positions which may involve different programs, program emphasis, and/or duties and responsibilities. This specification will not specifically identify every eventuality or combination of duties and responsibilities of positions that currently exist or those that result from changing program emphasis in the future. Rather, it is designed to serve as a basic framework for classification decision making in this occupational area.

B. Inclusions

This series encompasses paraprofessional positions that are involved in the collection of loans in the Higher Educational Aids Program or comparable programs and requires specialized expertise and knowledge of those program laws and regulations.

C. Exclusions

Positions that are not identified by the concepts of the Educational Loan Collector series are:

1. Positions that function as professionals in other classification series.
2. Positions that do not require specialized expertise in and knowledge of the Higher Educational aids or similar loan programs.
3. Positions that perform a majority of the time in clerical duties.

D. Classification Factors

Individual position allocations in this classification will be based on the four following classification factors:

1. Accountability
2. Know how
3. Problem solving, and
4. Working conditions,

Which include:

- a. The diversity, complexity and scope of the assigned program, project, staff responsibilities, or activities;

- b. The level of responsibility as it relates to: type and level of supervision received, status within the organization, and degree to which program responsibility and accountability are delegated and/or assigned;
- c. The degree to which program guidelines, procedures, regulations, precedents, and legal interpretations exist and the degree to which they must be applied and/or incorporated into the program and/or activities being carried out by the position;
- d. The potential impact of policy and/or program decisions on state and non-state agencies, organizations, and individuals;
- e. The nature and level of internal and external coordination and communication required to accomplish objectives;
- f. The difficulty, frequency, and sensitivity of decisions which are required to accomplish objectives and the level of independence for making such decisions.

II. DEFINITIONS

Terms that are used in conjunction with the above classification factors are:

Lead Work	Responsibility to guide, train, assist and review the work of other employees.
Moderate Difficulty	Means that the employee is confronted with a variety of breadth of duties susceptible to different methods of solution which in turn places a correspondingly higher demand on resourcefulness. Supervisors of employees engaged in routine assignments, journey level personnel and paraprofessional employees usually perform work of moderate difficulty.
Considerable Difficulty	Refers to duties which require independent judgment; many factors must be considered and weighed before a decision can be reached. Usually positions requiring the planning, development or coordination of activities or programs or part thereof and the direction or coordination of employees fall into this category.
Direction	The employee usually receives only a general outline of the work to be performed and is free to develop own work sequences and methods within the scope of established policies. New, unusual or complex work situations are almost always referred to a superior for advice. Work is periodically checked for progress and conformance to established policies and requirements.

III. CLASS DESCRIPTIONS

The following class descriptions for the various class levels within the Educational Loan Collector series are designed to provide basic guidelines for the allocation of both present and future positions, as well as to serve as a basis for comparisons with positions in other class series.

EDUCATIONAL LOAN COLLECTOR 1

This is work of moderate difficulty involving the collection of loans in the Higher Educational Aids Program or for a comparable educational loan collection program. Positions allocated to this class are responsible for locating student loan recipients and insuring the payment of past due loan accounts for a variety of educational loan programs. Work in this class involves considerable public contact by telephone and through correspondence. Work is performed under direction.

Examples of Work Performed:

- Collects outstanding student loans by telephone, personal, and written contacts with borrowers who have failed to comply with normal loan repayment procedures.
- Locates delinquent borrowers through skip tracing processes, determines the reasons for nonpayment and the financial ability of the borrower to meet obligations, and sets up appropriate repayment schedules.
- Locates and communicates with cosigners of student loan notes to effect action on past due accounts.
- Certifies borrowers' claims for deferment.
- Answers correspondence and inquiries from student borrowers regarding loan obligations and repayment procedures.
- Completes reports and recommends actions to be taken in the case of non-collections, delayed or deferred payments, or inability to locate responsible parties.
- Assists, when necessary, in the case preparation process for legal actions, such as bankruptcy, judgments, and garnishments.

EDUCATIONAL LOAN COLLECTOR 2

This is work of considerable difficulty involving lead/specialized loan collection and office investigative work primarily in the Higher Educational Aids Program. Positions allocated to this class are assigned leadwork responsibilities in a particular educational loan program or a significant subsection of such program (e.g., preclaims—guaranteed state loans, defaults—guaranteed state loans, defaults—new state loans, 3rd and 4th notices—new state loans, and old loan program). In addition, positions in this class are responsible for developing operational systems and procedures; providing information and training regarding the loan program to collectors and to the public; and performing back-up collection and investigative activities in other loan programs, as necessary. Work in this class involves considerable public contact by telephone and through correspondence. Work is performed under direction.

Examples of Work Performed:

- Plans, assigns, and guides the activities of a unit engaged in the collection of student loans under various loan programs.
- Develops and implements operating plans and procedures relating to the collection of delinquent student loan accounts in the area of specialization.
- Collects outstanding student loans by telephone, personal and written contacts with borrowers who have failed to comply with normal loan repayment procedures.
- Locates delinquent borrowers through skip tracing process, determines the reasons for nonpayment and the financial ability of the borrower to meet obligations, and sets up repayment schedules.
- Locates and communicates with cosigners of student loan notes to effect action in past due accounts.
- Performs follow-up collection activities on difficult accounts and recommends actions to be taken in the case of non-collections, delayed or deferred payments, or inability to locate responsible parties.
- Prepares cases for legal actions such as bankruptcy, judgments, and garnishments.
- Performs pre-claim work in the guaranteed state loan program which involves contacts with private lenders and loan recipients in those cases in which it appears the loan account may go into default.

- Performs collection activities on new state loan accounts which have been issued 3rd and 4th notices, on uncollected accounts in the old loan program, and on defaulted new state loans or guaranteed state loans.
- Provides weekly and monthly default and collection activity statistics.

IV. QUALIFICATIONS

The qualifications required for all of this classification series will be determined on a position-by-position basis at the time of recruitment. Such determinations will be made on an analysis of the objectives and tasks performed and on an identification of the education, training, work or other life experience which would provide reasonable assurance that the skills required to perform the tasks and the knowledge required upon appointment have been acquired.

BB
19001